



Injury and Sickness Insurance Plan

Policy #B22MP-P-50969 (Group # 10330001)
September 1, 2010 – August 31, 2011 Policy Term

Plan pays based on Usual and Customary (U&C) Charges.

Deductible	\$100 per Covered Person once per Policy Term
Out of Pocket Maximum	\$600 per Policy Term (Includes Deductible)
Per Cause Maximum	\$50,000 <i>The Plan pays 80% of the first \$2,500 (after the deductible) of allowable charges per policy term. Thereafter, 100% of allowable charges up to the per cause maximum is payable per covered Injury or Sickness.</i>
Hospital	
Room & Board	80% (Semi-Private Daily Room Rate)
Intensive Care	80%
Miscellaneous Hospital Services	80%
Emergency Room	80%
Professional Services	
Hospital/Office Visits	80%
Surgery	80%
Diagnostic Lab & X-ray	80%
Routine Medical Care	80%; \$150 combined maximum per Policy Term
Physiotherapy	\$500 maximum for all combined Benefit Periods
Inpatient	80%
Outpatient	80%
Mental & Nervous Disorders/ Alcoholism & Drug Abuse	Combined Mental and Nervous/Alcoholism and Drug Abuse maximum of \$5,000 per 24 month period; \$10,000 for all Benefit Periods
Inpatient	80%
Outpatient	80%
Injury to Teeth	80%, \$100 maximum per tooth
Ambulance	80% (From the place of Injury or Sickness to the Hospital)
Prescription Drugs	80% (Member pays at pharmacy and submits for reimbursement)*
Medical Equipment/Supplies	80%
Preexisting Conditions	Not covered during the first three months of the policy (limitation will be reduced by the aggregate period of prior creditable coverage)
Accidental Death and Dismemberment (AD&D)	\$5,000 principal sum

Key Contacts/Useful Information

Customer Service: (877)-246-6997

Website: www.summitamerica-ins.com

Email: claims@summitamerica-ins.com

Claims Address: Summit America Insurance Services
7400 College Blvd. Suite 100
Overland Park, KS 66210

For more detailed information about your benefits and any applicable limitations or exclusion, please refer to the brochure on Summit America's website. To access the website, use the following instructions:

1. Go to www.summitamerica-ins.com
2. Under 'Students & Participants', click on 'Corpsmembers and Volunteers'
3. Click on 'Washington State Service Corps'

**Washington residents are eligible for a prescription drug discount card that can be used at most pharmacy chains. Learn more and apply at www.rx.wa.gov or by calling 1-800-913-4146.*